Case 09-16626 Doc 1 Filed 05/07/09 Entered 05/07/09 12:19:48 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 35

United States Bankruptcy Court Northern District of Illinois Eastern Division

Voluntary Petition

							'				
Name of Debtor (if individual, enter Last, First, Middle):					Name of Joint Debtor (Spouse) (Last, First, Middle)						
Pelika,	Nile Ro	oger			Pelika, Eleanor, Annette						
All Other Names used by the Debtor in and trade names):	All Other Names used by the Debtor in the last 8 years (include married, maiden and trade names):					All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names): FKA Eleanor Lewis					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-8859					our digits of Soc. e than one, stat	11\ +	idual-Taxpaye *** _* *_ 1	r I.D. (ITIN) No./Complete EIN			
Street Address of Debtor (No. & Street	City, and Stat	te):		Street	Address of Join	nt Debtor (No.	& Street, City	, and State):			
1110 Menoma Trail				_ 111	10 Menor	na Trail					
Algonquin IL		•	60102	Alg	jonquin l	IL		60102			
County of Residence or of the Principa	Place of Busi	ness:		Count	ty of Residence	or of the Prince	cipal Place of I	Business:			
K	ANE						KANE				
Mailing Address of Debtor (if different f	om street add	ress)		Mailin	g Address of Jo	oint Debtor (if o	different from s	street address):			
Location of Principal Assets of Busines	s Debtor (if dif	ferent from str	reet address	above):							
Type of Debtor (Form of Organization (Check one box)		Nature of Bu		Cha	pter of Bankru	ptcy Code Ur	der Which th	e Petition is Filed (Check one box)			
■ Individual (includes Joint Debto	٥,	th Care Busin		=	chapter 7		☐ Chapter	15 Petition for Recognition			
See Exhibit D on page 2 of this form Corporation (includes LLC & Ll	P) defir	le Asset Real ned in 11 U.S.			Chapter 9 Chapter 11		of a Fore	eign Main Proceeding			
	' / □ Railr	oad	3.0.(0.2	, l – .	☐ Chapter 12 ☐ Chapter 15 Petition for Recognition						
☐ Partnership		kbroker	_	■ C	■ Chapter 13 of a Foreign Nonmain Proceeding						
Other (If debtor is not one of the above entities, check this box	;	imodity Broke iring Bank	·I		Nature of Debts (Check one Box)						
and state type of entity below.)	☐ Othe	-		■ D	■ Debts are primarily consumer □ Debts are primarily business						
		Tax-Exempt	Entity	de	debts, defined in 11 U.S.C. debts.						
		Check box, if and tor is a tax-exe		_	§ 101(8) as "incurred by an individual primarily for a						
	orga	nization unde	r Title 26 of t	ne po	ersonal, family,						
		ed States Cod enue Code).	le (the Interna	al pi	urpose."						
Filing Fe	(Check one box	<u> </u>				Cha	apter 11 Debt	ors			
■ Filing Fee attached	(Oncok one box	`)			Check one box ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D)						
- I ming i de ditadrica					Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D)						
☐ Filing Fee to be paid in installments								3			
signed application for the court's co unable to pay fee except in installm					□ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to						
☐ Filing Fee wavier requested (applic	blo to obanto	. 7 individuala	only) Must		insiders or affliates) are less than \$2,190,000. Check all applicable boxes:						
attach signed application for the co	•		• /								
					Acceptances of the plan were solicited prepetition from one of more classes of creditors, in acccordance with 11 U.S.C. § 1126(b).						
Statistical/Administrative Information								This space is for court use only			
Debtor estimates that funds will be Debtor estimates that, after any ex funds available for distribution to u	mpt property	is excluded ar			es paid, there w	vill be no					
Estimated Number of Creditors			П	П	П						
1- 50- 100-	200-	1,000-	5,001-	10,001	25,001	50,001	Over				
49 99 199 Estimated Assets	999	5,000	10,000	25,000	50,000	100,000	100,000				
\$0 to \$50,001to \$100,001	\$500,001	\$1,000,001	\$10,000,001	\$50,000,001	\$100,000,001	\$500,000,001	☐ More than				
\$50,000 \$100,000 \$500,000	to \$1 million	to \$10 million	to \$50 million	to \$100 million	to \$500 million	to \$1billion	\$1 billion				
Estimated Liabilities											
\$0 to \$50,001 to \$100,001	\$500,001	\$1,000,001	\$10,000,001	\$50,000,001	\$100,000,001	\$500,000,001	More than				
\$50,000 \$100,000 \$500,000	to \$1	to \$10	to \$50	to \$100 million	to \$500	to \$1billion	\$1 billion				

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B1 (Official Forn	1 1) (1/08) Document	Page 2 of 35						
	Voluntary Petition	Name of Debtor(s)						
This	page must be completed and filed in every case)	Pelika, Nile Roger						
		Eleanor Annette Pelika						
	All Prior Bankruptcy Case Filed Within Last 8 \	/ears (if more than two attach additions	il sheet)					
Location Where File		Case Number:	Date Filed:					
None								
None								
None			1					
ı	Pending Bankruptcy Case Filed by any Spouse, Partner, or A	ffilate of this Debtor (if more than one, a	ttach additional sheet)					
Name of Debtor:		Case Number:	Date Filed:					
None								
District:		Relationship:	Judge:					
		·						
		Ful	sibit D					
(T - b	Exhibit A		nibit B al whose debts are primarily consumer debts.)					
	ted if debtor is required to file periodic reports (e.g., I 10Q) with the Securities and Exchange Commission	I, the attorney for the petitioner named in						
	ection 13 or 15 (d) of the Securities Exchange Act of	have informed the petitioner that [he or sl						
•	questing relief under chapter 11.)	each such chapter. I further certify that I	have explained the relief available under have delivered to the debtor the notice					
	, ,	required by 11 USC § 342(b).						
☐ Exhibit A	A is attached and made a part of this petition.	/s/ Jason	K. Nielson					
		Jason K. Nielson	Dated: 05/07/2009					
		Jason K. Meison	Juisui 60/01/2000					
	Exh	bit C						
Does the deb	tor own or have possession of any property that poses or is alleg-		able harm to public health or safety?					
☐ Yes, and	d Exhibit C is attached and made a part of this petition.							
_								
No.								
	Exh	bit D						
	To be completed by every individual debtor. If a joint petition is file	ed, each spouse must complete and attach	a separate Exhibit D.)					
Exhibit [completed and signed by the debtor is attached and made a par	t of this petition.						
	joint petition:							
Exhibit D	also completed and signed by the joint debtor is attached and m	ade a part of this petition.						
	Information Regardi	ng the Debtor - Venue						
	_	oplicable Box.)						
	Debtor has been domiciled or has had a residence, princ	•	ssets in this District for 180 days					
_	immediately preceding the date of this petition or for a lo		•					
	There is a bankruptcy case concerning debtor's affiliate,	general partner, or partnership pendi	ing in this District.					
	Debtor is a debtor in a foreign proceeding and has its pr	incipal place of business or principal	assets in the United					
	States in this District, or has no principal place of busine							
	or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the							
	relief sought in this District.							
	Certification by a Debtor Who Reside	es as a Tonant of Posidontia	I Proporty					
		blicable boxes.)	i Property					
	Landlord has a judgment against the debtor for possess	·	cked, complete the					
_	following.)	<u> </u>	, , , , , , , , , , , , , , , , , , , ,					
	(Name of landlord that obtained judgmen	()						
	(Address of Landlord)	_						
	Debtor claims that under applicable nonbankruptcy law,	there are circumstances under which	the debtor would be					
Ц	permitted to cure the entire monetary default that gave ri							
	possession was entered, and	: ,::: 5 ::: p::::::::: , a.	, <u>.</u>					
	Debtor has included in this petition the deposit with the	court of any rent that would become d	ue during the 30-day					
	period after the filing of the petition.	,	<u> </u>					
	Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))							

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Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Pelika, Nile Roger Eleanor Annette Pelika

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Nile Roger Pelika Nile Roger Pelika

Dated: 05/07/2009

/s/ Eleanor Annette Pelika Eleanor Annette Pelika

Dated: 05/07/2009

Signature of Attorney

/s/ Jason K. Nielson

Signature of Attorney for Debtor(s)

Jason K. Nielson

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 05/07/2009

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

<< Sign & Date on Those Lines

<< Sign & Date on Those Lines

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



Document Page 4 of 35 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nile Roger Pelika and Eleanor Annette Pelika, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunites for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Dated: 05/07/2009 /s/ Nile Roger Pelika
Nile Roger Pelika



Sign & Date Here

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In re

Nile Roger Pelika and Eleanor Annette Pelika, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

Dated:	05/07/2009	/s/ Eleanor Annette Pelika Eleanor Annette Pelika	Sign & Date Here)
I certify u	nder penalty of perjury	that the information provided above is true and cor		
	The United States trustee or not apply in this district.	bankruptcy administrator has determined that the credit counseling r	requirement of 11 U.S.C. § 109(h)	
	Active military duty in a mili	tary combat zone.		
partici		.S.C. § 109(h)(4) as physically impaired to the extent of being unable ing in person, by telephone, or through the Internet.);	e, after reasonable effort, to	
of reali		J.S.C. § 109(h)(4) as impaired by reason of mental illness or mental ions with respect to financial responsibilities.);	deficiency so as to be incapable	
	4. I am not required to receive notion for determination by the c	a credit counseling briefing because of: [Check the applicable staten court.]	nent.] [Must be accompanied	
your b manaç the 30	pankruptcy petition and promptly gement plan developed through l-day deadline can be granted o	y to the court, you must still obtain the credit counseling briefing withing file a certificate from the agency that provided the counseling, togeth the agency. Failure to fulfill these requirements may result in dismisonly for cause and is limited to a maximum of 15 days. Your case mang your bankruptcy case without first receiving a credit counseling brief	her with a copy of any debt ssal of your case. Any extension of y also be dismissed if the court is	
	from the time I made my reque can file my bankruptcy case now	edit counseling services from an approved agency but was unable to st, and the following exigent circumstances merit a temporary waiver v. [Must be accompanied by a motion for determination by the court.]	of the credit counseling requiremen	
perfo a cop	ed States trustee or bankruptcy orming a related budget analysis by of a certificate from the agen	e the filing of my bankruptcy case, I received a briefing from a credit c administrator that outlined the opportunties for available credit counses, but I do not have a certificate from the agency describing the service cy describing the services provided to you and a copy of any debt reper your bankruptcy case is filed.	eling and assisted me in ces provided to me. You must file	
perfo	ed States trustee or bankruptcy a rming a related budget analysis	• the filing of my bankruptcy case, I received a briefing from a credit coadministrator that outlined the opportunties for available credit counses, and I have a certificate from the agency describing the services propayment plan developed through the agency.	eling and assisted me in	

PFG Record # 405622 B 1D (Official Form 1, Exh.D)(12/08)

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In re

Nile Roger Pelika and Eleanor Annette Pelika, Debtors

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			AMOUNTS SCHEDULED					
Name of Schedule	Attached YES NO	Pages	Assets	Liabilities	Other			
SCHEDULE A - Real Property	Yes	1	\$160,000	\$-	\$-			
SCHEDULE B - Personal Property	Yes	3	\$5,625	\$-	\$-			
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-			
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$187,000	\$-			
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-			
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$-	\$-			
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-			
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-			
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$4,518			
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$3,857			
TOTALS	\$ 165,625 TOTAL ASSETS	\$ 187,000 TOTAL LIABILITIES						

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Nile Roger Pelika and Eleanor Annette Pelika, Debtors

Bankruptcy Docket #:

STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159
Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 0
State the following:	
Average Income (from Schedule I, Line 16)	\$ 4,517.50

Average Income (from Schedule I, Line 16)	\$ 4,517.50
Average Expenses (from Schedule J, Line 18)	\$ 3,857.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 5,990.84

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 6,000.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 0.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 6,000.00

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In re

Nile Roger Pelika and Eleanor Annette Pelika, Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
1110 Menoma Trail Algonquin, IL 60102 (Debtor's Residence)	Fee Simple	J	\$ 160,000	\$ 187,000

Total Market Value of Real Property
(Report also on Summary of Schedules)

\$160,000.00

PFG Record # 405622 B6A (Official Form 6A) (12/07) Page 1 of 1

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nile Roger Pelika and Eleanor Annette Pelika, Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or quardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property		Debtor's Propert Deduc	t Value of Interest in y, Without ting Any d Claim or
01. Cash on Hand	X				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		checking account with Amcore	J	\$	1,200
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; Big screen TV, DVD player, camera, computer, loveseat, table and chairs, small appliances, large appliances, washer/dryer, microwave. bed and dresser.	J	\$	2,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures	J	\$	100
06. Wearing Apparel					
		Necessary wearing apparel.	J	\$	50
07. Furs and jewelry.		Earrings, watch, costume jewelry, wedding rings	J	\$	500
08. Firearms and sports, photographic, and other hobby equipment.	X				
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Town Life Inquestion No Cook Surrender Volum		\$	0
PEG Record # 405622		Term Life Insurance - No Cash Surrender Value. B6B (Official Fo	J	,	•

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nile Roger Pelika and Eleanor Annette Pelika, Debtors

PFG Record # 405622

SCHEDULE B - PERSONAL PROPERTY						
Type of Property	N O N E	Description and Location of Property	C H M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or		
10. Annuities. Itemize and name each issuer.	Х					
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X					
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars		Pension w/ Employer/Former Employer - 100% Exempt.	J	Unknown		
13. Stocks and interests in incorporated and unincorporated businesses.	X					
14. Interest in partnerships or joint ventures. Itemize.	X					
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X					
16. Accounts receivable	X					
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X					
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X					
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X					
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X					
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X					
22. Patents, copyrights and other intellectual property. Give particulars.	X					
23. Licenses, franchises and other general intangibles.	X					
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X					

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nile Roger Pelika and Eleanor Annette Pelika, Debtors

SCI	SCHEDULE B - PERSONAL PROPERTY				
Type of Property	N O N E	Description and Location of Property	C H W J	Debtor's Propert Deduc	t Value of Interest in y, Without cting Any d Claim or
25. Autos, Truck, Trailers and other vehicles and accessories.					
		1991 Cadillac Eldorado with over 81,000 miles.	J	\$	1,275
		1988 Cadillac DeVille.	Н	\$	500
26. Boats, motors and accessories.	X				
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	X				
29. Machinery, fixtures, equipment, and supplie used in business.	X				
30. Inventory	X				
31. Animals		Family Pets/Animals - dogs	J	\$	0
32. Crops-Growing or Harvested. Give particulars.	X	runny roto/Annialo dogo		•	
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.	X				
		Total (Report also on Summary of Schedules)		\$	5,625

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NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Nile Roger Pelika and Eleanor Annette Pelika, Debtors

SCHEDULE C - PROPERTY CLAIMED EXEMPT							
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875					

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
00. Real Property			
1110 Menoma Trail Algonquin, IL 60102 (Debtor's Residence)	735 ILCS 5/12-901	\$ 30,000	\$ 160,000
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.			
checking account with Amcore	735 ILCS 5/12-1001(b)	\$ 1,200	\$ 1,200
04. Household goods and furnishings, including audio, video, and computer equipment.			
Household goods; Big screen TV, DVD player, camera, computer, loveseat, table and chairs, small appliances, large appliances, washer/dryer, microwave. bed and dresser.	735 ILCS 5/12-1001(b)	\$ 2,000	\$ 2,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.			
Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 100	\$ 100
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 50	\$ 50
07. Furs and jewelry.			
Earrings, watch, costume jewelry, wedding rings	735 ILCS 5/12-1001(a),(e)	\$ 500	\$ 500
25. Autos, Truck, Trailers and other vehicles and accessories.			
1991 Cadillac Eldorado with over 81,000 miles.	735 ILCS 5/12-1001(c)	\$ 4,800	\$ 1,275
1988 Cadillac DeVille.	735 ILCS 5/12-1001(b)	\$ 500	\$ 500
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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nile Roger Pelika and Eleanor Annette Pelika, Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D. Amount of * Date Claim was Incured Iliquidate Codebtor Disputed Claim Unsecured * Nature of Lien W **Creditor's Name and Mailing Address** Without Portion, If *Value of Property Subject to Lien J Deducting **Including Zip and Account Number** Any *Description of Property (See Instructions Above) C Value of Dates: **Morequity** \$ 166,000 \$6,000 Nature of Lien: Mortgage Attn: Bankruptcy Dept. Market Value: \$ 160,000 PO BOX 3788 Intention: Reaffirm 524 (c) Evansville IN 47736 *Description: 1110 Menoma Trail Acct No.: 3118201 Algonquin, IL 60102 (Debtor's Residence) Law Firm(s) | Collection Agent(s) Representing the Original Creditor Heavner Scott Beyers & Mihlar PO Box 740 Decatur IL 62525 Dates: Morequity 21,000 \$ 0 Nature of Lien: Mortgage Arrears

Market Value: \$ 160,000

Intention: None

*Description: 1110 Menoma Trail

Residence)

Algonquin, IL 60102 (Debtor's

Total

\$ 187,000

\$6,000

(Report also on Summary of Schedules.)

(if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

Attn: Bankruptcy Dept.

Evansville IN 47736

PO BOX 3788

Acct No.:

Document Page 14 of 35 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

PFG Record #

405622

Nile Roger Pelika and Eleanor Annette Pelika, Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance, 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nile Roger Pelika and Eleanor Annette Pelika / Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

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Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1 <u>[x] None</u>			Dates: Reason:				
Acct #:							
			Total Amount of Unsecured Cla	ims			\$ 0 00

(Report also on Summary of Schedules)

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\$ 0.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nile Roger Pelika and Eleanor Annette Pelika, Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

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[x] None

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nile Roger Pelika and Eleanor Annette Pelika, Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	

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UNITED STATES BARKRUPT CY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nile Roger Pelika and Eleanor Annette Pelika, Debtors

Bankruptcy Docket #:

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEE	BTOR AND SPOUSE ~ RELATIONSHIP AND AGE
Status: Married	PMP, daughter, 15 JGP, son, 11	
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT
Occupation:	Supervisor	Secretary
Name of Employer:	Shannon Industries	Sherman Health
Years Employed	16 years	11 years
Employer Address:	207 Barrington Ave	934 Center St.
City, State, Zip	East Dundee, IL 60118	Elgin, IL 60120

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE
1. Monthly Gross Wages, Salary, and commissions	\$ 3,449.33	\$ 2,762.50
(Prorate if not paid monthly.) 2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 3,449.33	\$ 2,762.50
4. LESS PAYROLL DEDUCTIONS		
a. Payroll Taxes and Social Security	\$ 719.33	\$ 331.50
b. Insurance	\$ 0.00	\$ 465.83
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify) Pension:	\$ 0.00	\$ 0.00
Voluntary 401 Contributions:	\$ 0.00	\$ 136.50
Child Support:	\$ 0.00	\$ 0.00
Life Insurance, Uniforrms, 401K Loan:	\$ 0.00	\$ 41.17
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 719.33	\$ 933.83
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 2,730.00	\$ 1,787.50
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
11. Social Security or government assistance (Specify)	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify:) & &	\$ 0.00	\$ 0.00
Unemployment Income	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13		
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 2,730.00	\$ 1,787.50
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 4,51	17.50
if there is only one debtor repeat total reported on line 15.)	Report also on Summary of Schedules and	d, if applicable, on Statistical Summary

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

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^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

UNITED STATES BARKRUPTES COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nile Roger Pelika and Eleanor Annette Pelika, Debtors

Bankruptcy Docket #:

SCHEDULE J - CURRENT EXPENSES OF INDIVIDUAL DEBTOR(S)
Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family at time case filed. F payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	Prorate any
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures la	beled "Spouse".
. Rent or home mortgage payment (include lot rented for mobile home)	\$ 1,370.00
a. Real Estate taxes included? [x] Yes [] No b. Property insurance included? [x] Yes [] No	
. Utilities: a. Electricity and Heating Fuel	\$ 400.00
b. Water, Sewer, Garbage	\$ 40.00
c. Cellphone, Internet	\$ 150.00
d. Other Home Phone and Cable Television	\$ 200.00
Home Maintenance (repairs and upkeep)	\$ 50.00
. Food	\$ 600.00
Clothing	\$ 100.00
Laundry and Dry Cleaning	\$ 75.00
Medical and Dental Expenses	\$ 100.00
Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train	\$ 365.00
Recreation, Clubs and Entertainment, Newspapers, Magazines, etc.	\$ 100.00
0. Charitable Contributions	\$ -
Insurance (not deducted from wages or included in home mortgage payments)	\$ -
a. Homeowner's or Renter's	\$ -
b. Life	\$-
c. Health d. Auto	\$ 80.00
e. Other	•
	<u>\$-</u>
Taxes (not deducted from wages or included in home mortgage payments) (Specify) Federal or State Tax Repayments, Real Estate Taxes	\$ -
	Ψ
 Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan) a. Auto 	\$-
b. Reaffirmation Payments	\$ -
c. Other \$-	\$ -
4. Alimony, maintenance and support paid to others	\$ -
5. Payments for support of additional dependents not living at your home	\$ -
6. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ -
7. Other: Haircuts, Hygiene, Newspaper/Mags & Tuition, Books & Childcare & Pet	
Eyecare, Meds Postage/Banking GLS Repay: Babysitting Care:	0407.00
\$145.00 \$52.00 \$0.00 \$- \$-	\$197.00
 AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stastical of Summary of Certain Liabilities and Related Data. 	\$ 3,857.0

None

19. Describe any increase/decrease in expenditures anticipated to occur within the year following the filing this document:

20. STATEMENT OF MONTHLY NET INCOME	a.	Average monthly income from Line 15 of Schedule I	\$ 4,517.50
	b.	Average monthly expenses from Line 18 above	\$ 3,857.00
	C.	Monthly net income (a. minus b.)	\$ 660.50
	d.	Total amount to be paid into plan monthly	\$ 660.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nile Roger Pelika and Eleanor Annette Pelika, Debtors

Bankruptcy Docket #:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated:	05/07/2009	/s/ Nile Roger Pelika	_
		Nile Roger Pelika	
Dated:	05/07/2009	/s/ Eleanor Annette Pelika	X Date & Sign
		Eleanor Annette Pelika	

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

PFG Record #

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In re

Nile Roger Pelika and Eleanor Annette Pelika, Debtors

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	
2009: \$3,449/month 2008: \$43,411 2007: \$43,000	employment	
Spouse		
AMOUNT	SOURCE	

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NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nile Roger Pelika and Eleanor Annette Pelika, Debtors

	STATEMENT OF FIN	ANCIAL AFFAIRS
Spouse		
AMOUNT	SOURCE	
2009: \$2,721/month 2008: \$34,942 2007: \$34,00	employment	
02. INCOME OTHER THAN FROM	M EMPLOYMENT OR OPERATION	DF BUSINESS:
the two years immediately precedi spouse separately. (Married debto	ng the commencement of this case.	oloyment, trade, profession, operation of the debtor's business. Give particulars. If a joint petition is filed, state income for each 13 must state income for each spouse whether or not a joint period.)
AMOUNT	SOURCE	
AWOUNT	OGGNOL	
Spouse		
	SOURCE	
Spouse	SOURCE	
Spouse AMOUNT	SOURCE	
Spouse AMOUNT 03. PAYMENTS TO CREDITORS Complete a. or b. as appropriate, a a. INDIVIDUAL OR JOINT DEBTO services, and other debts to any credit or all property that constitute that were made to a creditor on ac an approved nonprofit budgeting a	SOURCE SOURCE and c. DR(S) WITH PRIMARILY CONSUME reditor made within 90 days immedia s or is affected by such transfer is no count of a domestic support obligation d creditor counseling agency. (Mar	R DEBTS: List all payments on loans, installment purchases of ely proceeding the commencement of this case if the aggregat tless than \$600.00. Indicate with an asterisk (*) any payments or as part of an alternative repayment schedule under a plantied debtors filing under chapter 12 or chapter 13 must included, unless the spouses are separated and a joint petition is not

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In re

Nile Roger Pelika and Eleanor Annette Pelika, Debtors

or both spouses whether or not a j	ommencement of the case if the agg larried debtors filing under chapter	EBTS: List each payment or other transf gregate value of all property that constitu 12 or chapter 13 must include payments ses are separated and a joint petition is	tes or is affected by such and other transfers by ea
Name and Address of Creditor	Dates of Payment/Transfers	Amount Paid or Value of Transfers	Amount Still Owing
creditors who are or were insiders.	(Married debtors filing under chap	preceding the commencement of this ca ter 12 or chapter 13 must include payme separated and a joint petition is not filed Amount Paid or Value of Transfers	ents be either or both
this bankruptcy case. (Married del	btors filing under chapter 12 or chap ed, unless the spouses are separate NATURE	COURT	ning either or both spouses
	OF PROCEEDING	OF AGENCY AND LOCATION	OF DISPOSITION
SUIT AND CASE NUMBER			
SUIT AND	Foreclosure	Kane County	Pending
SUIT AND CASE NUMBER	Foreclosure	Kane County	
SUIT AND CASE NUMBER MorEquity v. Pelika 07CH2489 04b. WAGES OR ACCOUNTS GA process within (1) one year preced	RNISHED: Describe all property that	at has been attached, garnished or seize e. (Married debtors filing under chapter	Pending ed under any legal or equit 12 or chapter 13 must inclu
SUIT AND CASE NUMBER MorEquity v. Pelika 07CH2489 04b. WAGES OR ACCOUNTS GA process within (1) one year preced	RNISHED: Describe all property that	at has been attached, garnished or seize	Pending ed under any legal or equit 12 or chapter 13 must inclu

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In re

Nile Roger Pelika and Eleanor Annette Pelika, Debtors

returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Address of Creditor or Seller Date of Repossession, Foreclosure Sale, Transfer or Return Value of Property O6. ASSIGNMENTS AND RECEIVERSHIPS: a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencemer case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not petition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Date Terms of Assignment or Assignment Settlement Date Assignment Settlement D. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concern property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Name & Location Date Description and Value of Court Case of and Value of Court Case of the commencement of the commencement of the court of and Value of Court Case of the commencement of the court case.	05. REPOSSESSION, FORE	CLOSURES AND RETURNS:		
Creditor or Seller Sale, Transfer or Return Value of Property 06. ASSIGNMENTS AND RECEIVERSHIPS: a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencemer case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not petition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Date Terms of Address of of Assignment or Assignee Assignment Settlement b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concern property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not Name and Name & Location Date Description Address of Court Case of and Value	returned to the seller, within a chapter 13 must include infor	one year immediately preceding the commend mation concerning property of either or both s	cement of this case. (Married debi	tors filing under chapter 1
a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencemer case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not petition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Date Terms of Address of Assignment or Assignee Assignment Settlement D. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concern property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not Name and Name & Location Date Description and Value of Court Case Description and Value of Court Case		•	·	
case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not petition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Date Terms of Address of Assignment or Assignee Assignment Description Description Name and Name & Location Address Of Court Case Date Terms of Assignment or Settlement Date Terms of Assignment or Settlement Description Date Description and Value of	06. ASSIGNMENTS AND RE	ECEIVERSHIPS:		
Address of Assignee Assignment Settlement b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concern property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not Name and Name & Location Date Description Address of Court Case of and Value of the Name Assignment or Assignment or Settlement				ding the commencement
b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concern property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not Name and Name & Location Date Description Address of Court Case of and Value of	case. (Married debtors filing	under chapter 12 or chapter 13 must include a	any assignment by either or both	•
b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concern property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not Name and Name & Location Date Description Address of Court Case of and Value of	case. (Married debtors filing petition is filed, unless the sp	under chapter 12 or chapter 13 must include a ouses are separated and a joint petition is not Date	any assignment by either or both stilled.) Terms of	•
Name and Name & Location Date Description Address of Court Case of and Value of	case. (Married debtors filing petition is filed, unless the sp Name and Address of	under chapter 12 or chapter 13 must include a ouses are separated and a joint petition is not Date of	any assignment by either or both s i filed.) Terms of Assignment or	•
Address of Court Case of and Value of	case. (Married debtors filing petition is filed, unless the spontage of the sp	under chapter 12 or chapter 13 must include a ouses are separated and a joint petition is not Date of Assignment be been in the hands of a custodian, receiver, ont of this case. (Married debtors filing under cl	any assignment by either or both stifiled.) Terms of Assignment or Settlement r court-appointed official within or napter 12 or chapter 13 must inclu	spouses whether or not a ne (1) year immediately ude information concernir
7.44.555	case. (Married debtors filing petition is filed, unless the spontage of the sp	Date of Assignment be been in the hands of a custodian, receiver, ont of this case. (Married debtors filing under clauses whether or not a joint petition is filed, under clauses whether or not a joint petition is filed, under clauses whether or not a joint petition is filed, under clauses whether or not a joint petition is filed, under clauses whether or not a joint petition is filed, under clauses whether or not a joint petition is filed, under clauses whether or not a joint petition is filed, under clauses whether or not a joint petition is filed, under clause whether or not a joint petition is filed, under clause whether or not a joint petition is filed, under clause whether or not a joint petition is filed, under clause whether or not a joint petition is filed, under clause whether or not a joint petition is filed, under clause whether or not a joint petition is filed, under clause whether or not a joint petition is filed, under clause whether or not a joint petition is filed, under clause whether or not a joint petition is filed, under clause whether or not a joint petition is filed, under clause whether or not a joint petition is filed, under clause whether or not a joint petition is filed, under clause whether or not a joint petition is filed.	Terms of Assignment or Settlement r court-appointed official within or napter 12 or chapter 13 must includes the spouses are separated a	spouses whether or not a ne (1) year immediately ude information concerning and a joint petition is not fi
	case. (Married debtors filing petition is filed, unless the spontage of the sp	Date of Assignment been in the hands of a custodian, receiver, ont of this case. (Married debtors filing under clauses whether or not a joint petition is filed, un Name & Location	Terms of Assignment or Settlement r court-appointed official within or napter 12 or chapter 13 must includes the spouses are separated a	spouses whether or not a ne (1) year immediately ude information concerning and a joint petition is not fi
	case. (Married debtors filing petition is filed, unless the spontage of the sp	Date of Assignment been in the hands of a custodian, receiver, ont of this case. (Married debtors filing under clauses whether or not a joint petition is filed, unof Court Case	Terms of Assignment by either or both statiled.) Terms of Assignment or Settlement r court-appointed official within or napter 12 or chapter 13 must includes the spouses are separated at Date of	ne (1) year immediately ude information concerning and a joint petition is not find a more and Value of

Name and Address of Person

Relationship to Debtor,

Date of Gift

Description and Value of Gift

Organization

If Any

whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nile Roger Pelika and Eleanor Annette Pelika, Debtors

STATEMENT OF FINANCIAL AFFAIRS

NONE

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value of Property

Description of Circumstances and, if Loss Was Covered in Whole or in Part by Insurance, Give Particulars

Date of Loss

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor Amount of Money or Description and Value of Property

Payment/Value: 3,500.00

Law Offices of Peter Francis Geraci 55 E Monroe St Suite#3400 Chicago,IL 60603

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor

2009

Amount of Money or description and Value of Property

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227 \$50.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nile Roger Pelika and Eleanor Annette Pelika, Debtors

STATEMENT OF FINANCIAL AFFAIRS

NO	NE
X	

10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of . Describe Property
Transferee, Relationship . Transferred and
to Debtor Date Value Received



10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Date(s) Amount and Date
Trust or of of Sale or
other Device Transfer(s) Closing

NONE

11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Type of Account, Last Four Digits Amount and Address of of Account Number, and Amount of Date of Sale or Institution Final Balance Closing



12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository Access to Box or depository Description of Surrender, if Any

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NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nile Roger Pelika and Eleanor Annette Pelika, Debtors

	STATEMENT OF FIN	IANCIAL AFFAIR	S
13. SETOFFS:			
of this case. (Married debtors f	editor, including a bank, against a debt or illing under chapter 12 or chapter 13 mus ss the spouses are separated and a joint	t include information concerning	
Name and Address of Creditor	Date of Setoff	Amount of Setoff	
14. LIST ALL PROPERTY HEI	LD FOR ANOTHER PERSON:	ols.	
Name and Address of Owner	Description and Value of Property	Location of Property	
	BTOR(S): see (3) years immediately preceding the conducted prior to the commencement of		•
Address	Name Used	Dates of Occupancy	
	in a community property state, common co, Puerto Rico, Texas, Washington, or V	Visconsin) within eight (8) years	immediately preceding the
commencement of the case, id	lentity the name of the debtor's spouse a	ild of ally former spouse who re	esides di l'esided Willi lile debibli l

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In re

Nile Roger Pelika and Eleanor Annette Pelika, Debtors

		ANCIAL AFFAIRS	
17. ENVIRONMENTAL INFOR	MATION:		
For the purpose of this question	n, the following definitions apply:		
toxic substances, wastes or ma	ny federal, state, or local statute or regulati aterial into the air, land, soil surface water, ng the cleanup of the these substances, w	ground water, or other medium, in	
•	ity, or property as defined under any Envir ng, but not limited to, disposal sites.	onmental Law, whether or not pre	esently or formerly owned o
"Hazardous material" means a environmental Law.	nything defined as a hazardous waste, haz	zardous or toxic substances, pollu	tant, or contaminant, etc. u
	s of every site for which the debtor has rec		nmental unit that it may be
Environmental Law:		e the governmental unit, the date	of the notice, and, if known
Environmental Law: Site Name	Name and Address	e tne governmental unit, tne date Date	of the notice, and, if known Environmental
and Address 17b. List the name and address	Name and Address	Date of Notice	Environmental Law f a release of Hazardous
Site Name and Address 17b. List the name and address Material. Indicate the governme Site Name and Address	Name and Address of Governmental Unit s of every site for which the debtor provide ental unit to which the notice was sent and Name and Address	Date of Notice Indicate to a governmental unit of the date of the notice. Date of Notice or orders, under any Environmental	Environmental Law f a release of Hazardous Environmental Law al Law with respect to which

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

STATEMENT OF FINANCIAL AFFAIRS

In re

NONE

X

Nile Roger Pelika and Eleanor Annette Pelika, Debtors

•	TATEMENT OF TH	ANOIAL AITAINO	
18 NATURE, LOCATION AND NAM	IE OF BUSINESS		
ending dates of all businesses in wh partnership, sole proprietor, or was s	ich the debtor was an officer, direct self-employed in a trade, profession cement of this case, or in which the	entification numbers, nature of the bustor, partner, or managing executive on, or other activity either full- or part-ted debtor owned 5 percent or more of case.	of a corporation, partner in a ime within six (6) years
	ich the debtor was a partner or ow	ification numbers, nature of the busing one of the voting	
	ich the debtor was a partner or ow	ification numbers, nature of the busing of the pricent or more of the voting of	
Name & Last Four Digits of		Nature	Beginning
oc. Sec. No./Complete EIN or	·	of	and
Other TaxPayer I.D. No.	Address	Business	Ending Dates
b. Identify any business listed in sul	bdivision a., above, that is "single a	asset real estate" as defined in 11 US	SC 101.
, ,	, ,		
Name	Address		

NONE X

Name & Last Four Digits of Soc. Sec. No./Complete EIN or Other TaxPayer I.D. No.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. BOOKS, RECORDS AND FINANCIAL STATEMENTS:

List all bookkeepers and accountants who within two (2) years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

Name	Dates Services
and Address	Rendered

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In re

Nile Roger Pelika and Eleanor Annette Pelika, Debtors

Address account and records, or prepared Name 19c. List all firms or individuals who of the debtor. If any of the books of the debtor within two (2) Name 19d. List all financial institutions, or issued by the debtor within two (2) Name and Address	Address Address no at the time of the commencement of account and records are not available. Address	nercantile and trade agencies, to whom a financial statement
Name 19c. List all firms or individuals whof the debtor. If any of the books of the debtor. If any of the books of the debtor. If any of the books of the last two invertible dollar amount and basis of ear Date of	no at the time of the commencement of account and records are not available. Address creditors and other parties, including many of the cords are not available.	Rendered of this case were in possession of the books of account and role, explain.
Name 19d. List all financial institutions, of issued by the debtor within two (2) Name and Address 20. INVENTORIES List the dates of the last two inverthe dollar amount and basis of ear of	of account and records are not available. Address creditors and other parties, including not a preceding the cordinate. Date	ole, explain. nercantile and trade agencies, to whom a financial statement
19d. List all financial institutions, of issued by the debtor within two (2) Name and Address 20. INVENTORIES List the dates of the last two inverthe dollar amount and basis of ear of	creditors and other parties, including n) years immediately preceding the cor Date	
Name and Address 20. INVENTORIES List the dates of the last two inverthe dollar amount and basis of ear of) years immediately preceding the cor Date	
Address 20. INVENTORIES List the dates of the last two inverthe dollar amount and basis of earlies Date of		
List the dates of the last two inver the dollar amount and basis of ea Date of		
the dollar amount and basis of ea Date of	ntories taken of your property, the nam	ne of the person who supervised the taking of each inventory
of		
	Inventory	Dollar Amount of Inventory
	Supervisor	(specify cost, market of other basis)
b. List the name and address of the	ne person having possession of the re	ecords of each of the inventories reported in a., above.
Date of Inventory	Name and Addresses of Custodian of Inventory Records	
21. CURRENT PARTNERS, OFF	FICERS, DIRECTORS AND SHAREH	OLDERS:
a. If the debtor is a partnership, lis	st nature and percentage of interest of	each member of the partnership.

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In re

Nile Roger Pelika and Eleanor Annette Pelika, Debtors

S	TATEMENT OF F	FINANCIAL AFFAIRS	
21b. If the debtor is a corporation, li controls, or holds 5% or more of the		corporation; and each stockholder who directly or e corporation.	indirectly owns,
Name and Address	Title	Nature and Percentage of Stock Ownership	
22. FORMER PARTNERS, OFFIC			
If the debtor is a partnership, list the . Name	. Address	nership interest of each member of the partnersh Date of Withdrawal	ıp.
22b. If the debtor is a corporation, li immediately preceding the commen Name and Address		e relationship with the corporation terminated with Date of Termination	hin one (1) year
form, bonuses, loans, stock redemp	oration, list all withdrawals or d	I BY A COPORATION: istributions credited or given to an insider, includi y other perquisite during one year immediately p	-
Name and Address of Recipient, Relationship to Debtor	Date and Purpose of Withdrawal	Amount of Money or Description and value of Property	
for tax purposes of which the debtor	name and federal taxpayer ide	entification number of the parent corporation of ar ne within six (6) years immediately preceding the	
case. Name of	Taxpayer		

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nile Roger Pelika and Eleanor Annette Pelika, Debtors

STATEMENT OF FINANCIAL AFFAIRS

NONE

25. PENSION FUNDS:

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of Pension Fund TaxPayer Identification Number (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 05/07/2009 /s/ Nile Roger Pelika

Nile Roger Pelika

X Date & Sign

Dated: 05/07/2009

/s/ Eleanor Annette Pelika

Eleanor Annette Pelika

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nile Roger Pelika and Eleanor Annette Pelika, Debtors

Bankruptcy Docket #:

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows	:	
For legal services, Debtor(s) agrees to pay and I have agreed to accept		\$3,500
Prior to the filing of this Statement, Debtor(s) has paid and I have received		\$730
The Filing Fee has been paid.	Balance Due	-\$2,770
The source of the compensation paid to me was:		

Debtor(s)	Other: (spec
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The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: None.

- The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: **None.**
- The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11. U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the **first scheduled** meeting of creditors.
- (d) Advice as required.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

/s/ Jason K. Nielson 05/07/2009 Dated:

> Attorney Name: Jason K. Nielson LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

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Bar No: 6288458

PFG Record # 405622



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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nile Roger Pelika, and Eleanor Annette Pelika, Debtors

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 05/07/2009 /s/ Nile Roger Pelika

Nile Roger Pelika

X Date & Sign

Dated: 05/07/2009

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PFG Record #

/s/ Eleanor Annette Pelika

Eleanor Annette Pelika

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Nile Roger Pelika and Eleanor Annette Pelika, Debtors

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

In re

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

/s/ Nile Roger Pelika Sign & Date Dated: 05/07/2009 Here Nile Roger Pelika /s/ Eleanor Annette Pelika 05/07/2009 Sign & Date Dated: **Eleanor Annette Pelika** Here /s/ Jason K. Nielson 05/07/2009 Dated: Attorney: Jason K. Nielson Bar No: 6288458

PFG Record # 405622